

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security 1 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re:

Hunberto Garcia

Case No.: _____

Judge: _____

Debtor(s)

Chapter 13 Plan and Motions

☒ Original

☐ Modified/Notice Required

Date: 3/21/2022

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: /s/ SW

Initial Debtor: /s/ HG

Initial Co-Debtor: /s/

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 680.00 per month to the Chapter 13 Trustee, starting on
April 1, 2022 for approximately 36 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☒ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 4,063.00
DOMESTIC SUPPORT OBLIGATION	Child Support	Notice Purposes Only
Internal Revenue Service	Taxes	Notice Only
State of New Jersey	Taxes	\$17,773.00

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ **NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan ☒ **NONE**

The following secured claims are unaffected by the Plan:

g. Secured Claims to be Paid in Full Through the Plan: ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims ☐ **NONE**

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ 0.00 to be distributed *pro rata*
- ☐ Not less than _____ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Priority Claims
- 3) Secured Claims
- 4) Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: _____.

Explain below **why** the plan is being modified:

Explain below **how** the plan is being modified:

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☐ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 3/21/2022

/s/ Hunberto Garcia
Debtor

Date: _____

Joint Debtor

Date: 3/21/2022

/s/ Seymour Wasserstrum
Attorney for Debtor(s)

In re:
Hunberto Garcia
Debtor

Case No. 22-12433-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 3

Date Rcvd: Apr 19, 2022

Form ID: pdf901

Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 21, 2022:

Recip ID	Recipient Name and Address
db	+ Hunberto Garcia, 202 E Arbor Ave, Landisville, NJ 08326-1121
519540789	+ ADS/Comenity/Zales, PO BOX 182120, Columbus, OH 43218-2120
519540790	Akron Billing Center, 3585 Ridge Park Dr., Akron, OH 44333-8203
519540791	Arcadia Recovery Bureau, LLC, Po Box 70256, Philadelphia, PA 19176-0256
519540792	+ Ashley Furniture Homestore, PO Box 3212, Evansville, IN 47731-3212
519540797	Citifinancial, PO Box 8020, South Hackensack, NJ 7606
519540798	+ City Of Vineland Municipal Court, 736 E Landis Ave, Vineland, NJ 08360-8009
519540799	Cooper University Health Care, P.O Box 95000-4645, Philadelphia, PA 19195-4345
519540800	+ Dept of Treasury-Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
519540803	+ GC Services, PO Box 3346, Houston, TX 77253-3346
519540807	+ Inspira Medical Center Woodbury Inc, 333 Irving Ave, Bridgeton, NJ 08302-2123
519540808	+ Inspira Medical Centers, Inc, PO Box 48274, Newark, NJ 07101-8474
519540815	MSB, POX 16755, Austin, TX 78761-6755
519540816	+ Nudelman And Klemm & Golub, 425 Eagle Rock Avenue, Roseland, NJ 07068-1717
519540817	Office Of Attorney General, 25 Market Street, PO Box 112, Richard J Hughes Justice Complex, Trenton, NJ 08625-0112
519540821	Regional Diagnostic Imaging, 2527 Cranberry Hwy, Wareham, MA 02571-1046
519549805	+ Regional Diagnostic Imaging, LLC, Attn Greco Financial Services Corp., PO Box 6217, West Caldwell, NJ 07007-6217
519540822	++ SNAP ON CREDIT LLC, 950 TECHNOLOGY WAY, SUITE 301, LIBERTYVILLE IL 60048-5339 address filed with court., Snap-On Credit LLC, 950 Technology Way Ste 301, Libertyville, IL 60048
519540823	+ SO Jersey HS EMG Phys SV PA, PO Box 740021, Cincinnati, OH 45274-0021
519540824	+ South Jersey Health System, 4135 S Stream Blvd Ste 400, Attn: PMAB LLC, Charlotte, NC 28217-4636
519540825	+ State Of NJ Surcharge, Po Box 850, Trenton, NJ 08625-0850
519554956	State of New Jersey, Division of Taxation, PO BOX 245-Bankruptcy, Trenton, NJ 08695-0245

TOTAL: 22

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 19 2022 20:45:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Apr 19 2022 20:45:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519540793	+ Email/Text: clientrep@capitalcollects.com	Apr 19 2022 20:45:00	Capital Collections, PO Box 150, West Berlin, NJ 08091-0150
519540794	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 19 2022 20:49:26	Capital One, PO Box 6492, Carol Stream, IL 60197-6492
519551751	+ Email/PDF: ebn_ais@aisinfo.com	Apr 19 2022 20:50:50	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519540795	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 19 2022 21:01:03	Citi Cards, PO Box 70166, Philadelphia, PA 19176-0166
519540796	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 19 2022 20:50:53	Citibank, Po Box 6497, Sioux Falls, SD

District/off: 0312-1

User: admin

Page 2 of 3

Date Rcvd: Apr 19, 2022

Form ID: pdf901

Total Noticed: 43

519540801	+ Email/Text: bankruptcy@fncbinc.com	Apr 19 2022 20:44:00	57117-6497 First National Collection Bureau, Inc., 50 W Liberty Street Suite 250, Reno, NV 89501-1973
519540802	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Apr 19 2022 20:49:48	First Premier Bank, PO Box 5529, 900 West Delaware, Sioux Falls, SD 57104-0337
519540805	+ Email/Text: jkatsios@gsicollections.com	Apr 19 2022 20:44:00	GSI Recovery, PO Box 1026, Bloomfield, NJ 07003-1026
519540806	+ Email/Text: BNCNOTICES@noexternalmail.hsbc.com	Apr 19 2022 20:44:00	Hsbc Bank Nevada, Po Box 5253, Carol Stream, IL 60197-5253
519540811	Email/Text: sbse.cio.bnc.mail@irs.gov	Apr 19 2022 20:44:00	Internal Revenue Service, P.O. Box 744, Special Procedure Branch, Springfield, NJ 07081
519540813	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 19 2022 20:50:12	LVNV Funding, PO Box 10497, HSBC Bank, Greenville, SC 29603-0497
519544657	Email/PDF: resurgentbknotifications@resurgent.com	Apr 19 2022 20:50:50	LVNV Funding, LLC c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519540812	+ Email/Text: bk@lendingclub.com	Apr 19 2022 20:45:00	Lending Club Corp, 71 Stevenson Ste300, San Francisco, CA 94105-2985
519559275	Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 19 2022 20:50:34	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
519540814	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 19 2022 20:50:34	Merrick Bank, PO Box 660702, Dallas, TX 75266-0702
519556629	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 19 2022 20:45:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
519540819	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 19 2022 20:50:49	Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541
519540820	+ Email/Text: ngisupport@radiusgs.com	Apr 19 2022 20:44:00	Radius Global Solutions LLC, PO BOX 390846, Minneapolis, MN 55439-0846
519540826	+ Email/PDF: gecsedl@recoverycorp.com	Apr 19 2022 20:50:46	Synco/Old Navy, PO Box 965005, Orlando, FL 32896-5005

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519540804		Gemini Capital Group LLC
519540809	*+	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
519540810	*	Internal Revenue Service, Po Box 725 Special Procedures Fuction, Springfield, NJ 07081
519540818	*	Office Of Attorney General, 25 Market Street, PO Box 112, Richard J Hughes Justice Complex, Trenton, NJ 08625-0112

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0312-1

User: admin

Page 3 of 3

Date Rcvd: Apr 19, 2022

Form ID: pdf901

Total Noticed: 43

Date: Apr 21, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 19, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Seymour Wasserstrum	on behalf of Debtor Hunberto Garcia mylawyer7@aol.com ecf@seymourlaw.net;r47769@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4